

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2006.
- 2) This case was confirmed on 07/03/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/06/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/01/2008.
- 5) The case was completed on 02/09/2009.
- 6) Number of months from filing to the last payment: 35
- 7) Number of months case was pending: 44
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 30,800.00
- 10) Amount of unsecured claims discharged without payment \$ 75,493.25
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 183,035.66
Less amount refunded to debtor	\$ 67,560.09
NET RECEIPTS	\$ 115,475.57

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 39.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 7,237.00
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 7,276.50**

Attorney fees paid and disclosed by debtor **\$ 2,960.50**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE AUTO FIN	SECURED	9,780.00	9,730.19	9,730.19	9,730.19	1,490.36
LANDMARK NATIONAL II	SECURED	33,873.19	42,995.75	19,514.25	19,514.25	5,621.72
NATIONAL LOAN INVEST	SECURED	97,836.69	82,825.20	44,597.57	44,597.57	15,795.67
ILLINOIS DEPT OF REV	PRIORITY	100.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	100.00	.00	.00	.00	.00
CAPITAL ONE	UNSECURED	2,070.00	2,070.09	2,070.09	2,070.09	.00
CAPITAL ONE	UNSECURED	489.00	489.12	489.12	489.12	.00
CAPITAL ONE	UNSECURED	401.00	201.39	201.39	201.39	.00
PORTFOLIO RECOVERY A	UNSECURED	319.00	343.36	343.36	343.36	.00
PORTFOLIO RECOVERY A	UNSECURED	1,159.43	1,159.43	1,159.43	1,159.43	.00
CHASE	UNSECURED	40,000.00	NA	NA	.00	.00
BAKER MILLER MARKOFF	OTHER	.00	NA	NA	.00	.00
PROVIDIAN NATIONAL B	OTHER	.00	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	OTHER	.00	NA	NA	.00	.00
FIRST USA BANK NA	UNSECURED	17,163.00	NA	NA	.00	.00
FIRST USA BANK NA	UNSECURED	16,881.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,498.00	1,498.09	1,498.09	1,498.09	.00
ECAST SETTLEMENT COR	UNSECURED	1,371.00	1,302.70	1,302.70	1,302.70	.00
ECAST SETTLEMENT COR	UNSECURED	696.00	639.26	639.26	639.26	.00
LOWES	UNSECURED	165.25	NA	NA	.00	.00
CAPITAL ONE	OTHER	.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	648.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	636.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
OPTION ONE MTG	OTHER	.00	NA	NA	.00	.00
OPTION ONE MORTGAGE	OTHER	.00	NA	NA	.00	.00
SEARS	OTHER	.00	NA	NA	.00	.00
CB USA	OTHER	.00	NA	NA	.00	.00
CBUSA SEARS	OTHER	.00	NA	NA	.00	.00
SEARS	OTHER	.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	3,638.00	3,745.87	3,745.87	3,745.87	.00
US BANK	OTHER	.00	NA	NA	.00	.00
WACHOVIA FTU	OTHER	.00	NA	NA	.00	.00
NATIONAL LOAN INVEST	UNSECURED	NA	19,186.39	.00	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	.00	.00	.00	.00
MB FINANCIAL	OTHER	NA	9,122.56	NA	.00	.00
LANDMARK NATIONAL II	SECURED	NA	.00	.00	.00	.00
KELLY OLSON MICHOD D	OTHER	NA	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	64,111.82	64,111.82	21,417.39
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>9,730.19</u>	<u>9,730.19</u>	<u>1,490.36</u>
TOTAL SECURED:	73,842.01	73,842.01	22,907.75
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	11,449.31	11,449.31	.00

Disbursements:

Expenses of Administration	\$ 7,276.50	
Disbursements to Creditors	\$ 108,199.07	
TOTAL DISBURSEMENTS:		\$ 115,475.57

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/27/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.